		nation to identify your case:					
Debtor 1		Annie M Gandy Full Name (First, Middle, Last)					
Debtor 2 (Spouse, i		Full Name (First, Middle, Last)					
United S	tates Bar	nkruptcy Court for the SOUTHERN DISTRICT OF MISSISSIPPI			s is an amended plan, and		
Case number: (If known)				list below the sections of the plan that have been changed.			
Chapte	er 13 F	Plan and Motions for Valuation and Lien Avoidance			12/17		
Part 1:	Notices	s					
To Debto	ors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan.	rmissible	in your judi	cial district. Plans that		
		In the following notice to creditors, you must check each box that applies					
To Credi	tors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.					
		You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in thi	s bankruptcy	case. If you do not have		
		If you oppose the plan's treatment of your claim or any provision of this plat to confirmation on or before the objection deadline announced in Part 9 of (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	the Notice	of Chapter	13 Bankruptcy Case		
		The plan does not allow claims. Creditors must file a proof of claim to be paid un	nder any p	olan that may	be confirmed.		
		The following matters may be of particular importance. Debtors must check on plan includes each of the following items. If an item is checked as "Not Incluprovision will be ineffective if set out later in the plan.					
1.1		on the amount of a secured claim, set out in Section 3.2, which may result in all payment or no payment at all to the secured creditor	✓ Inclu	uded	☐ Not Included		
		nce of a judicial lien or nonpossessory, nonpurchase-money security interest,	☐ Inclu	uded	№ Not Included		
1.3	Nonstan	ndard provisions, set out in Part 8.	_ Inclu	uded	✓ Not Included		
Part 2:	Plan Pa	ayments and Length of Plan					
2.1	Length	of Plan.					
	n 60 mor	nall be for a period of <u>60</u> months, not to be less than 36 months or less than 6 nths of payments are specified, additional monthly payments will be made to the enlan.					
2.2	Debtor((s) will make payments to the trustee as follows:					
		\$163.00 (monthly, semi-monthly, weekly, or bi-weekly) to the or directing payment shall be issued to the debtor's employer at the following addre		trustee. Unl	ess otherwise ordered by		
		AN ORDER SHOULD BE ISSUED TO THE DEBTOR DIRECTLY BECAUSE THE DEBTORS INCOME IS SOCIAL SECURITY					
	-						

APPENDIX D Chapter 13 Plan Page 1

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Debtor	Aı	nnie M Gandy		Case number		
		cting payment shall be issu	semi-monthly, weekly, or and to the joint debtor's employed	er at the following address		e ordered by the
2.3	Income t	ax returns/refunds.				
		that apply Debtor(s) will retain any ex	xempt income tax refunds receiv	ved during the plan term.		
			rustee with a copy of each incon the trustee all non-exempt inco			of filing the
		Debtor(s) will treat income	refunds as follows:			
2.4 Addit Check	ional pay	ments.				
Check		None. If "None" is checke	d, the rest of § 2.4 need not be c	completed or reproduced.		
Part 3:	Treatme	ent of Secured Claims				
3.1	Mortgag	es. (Except mortgages to	be crammed down under 11 U	.S.C. § 1322(c)(2) and id	entified in § 3.2 herein.).	
✓	None. If	that apply. "None" is checked, the re ll claims as needed.	st of § 3.1 need not be completed	d or reproduced.		
3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one					one	
		None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.				
	Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of th amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described belo at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed or or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).					described below hall be filed on
		of this plan. If the amount treated in its entirety as an	claim that exceeds the amount of a creditor's secured claim is l unsecured claim under Part 5 of on the proof of claim controls of	isted below as having no this plan. Unless otherwi	value, the creditor's allowed se ordered by the court, the a	claim will be
Name of	creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
CB Auto	o	\$2,200.00	2004 Pontiac Grand Am 118,000 miles	\$1,800.00	\$1,800.00	6.75%
Name of	creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Loan Ma	aster	\$1,328.00	2001 Jeep Grand Cherokee 256,000 miles	\$1,000.00	\$1,000.00	6.75%

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Debtor	Annie M Gandy		Case number		
Insert a	dditional claims as needed.				
#For mo	bbile homes and real estate identified in	§ 3.2: Special Claim for t	axes/insurance:		
-NONE	Name of creditor	Collateral	Amount per month	Beginning month	
* Unles	s otherwise ordered by the court, the int	erest rate shall be the curr	rent Till rate in this District		
For vel	nicles identified in § 3.2: The current mi	leage is			
3.3	Secured claims excluded from 11 U	.S.C. § 506.			
Che	ck one. None. If "None" is checked	, the rest of § 3.3 need no	t be completed or reproduced.		
3.4	Motion to avoid lien pursuant to 11	U.S.C. § 522.			
Check o	_	, the rest of § 3.4 need no	t be completed or reproduced.		
3.5	Surrender of collateral.				
	Check one. None. If "None" is checked	, the rest of § 3.5 need no	t be completed or reproduced.		
Part 4:	Treatment of Fees and Priority Cla	aims			
4.1	General Trustee's fees and all allowed priority without postpetition interest.	claims, including domes	tic support obligations other than th	ose treated in § 4.5, will be paid in full	
4.2	Trustee's fees Trustee's fees are governed by statute and may change during the course of the case.				
4.3	Attorney's fees.				
	✓ No look fee:				
	Total attorney fee charged:	\$3,400.00			
	Attorney fee previously paid:	\$0.00			
	Attorney fee to be paid in plan per confirmation order:	\$3,400.00			
	Hourly fee: \$ (Subject to ap	proval of Fee Applicatio	n.)		
4.4	Priority claims other than attorney	's fees and those treated	in § 4.5.		
	Check one. None. If "None" is checked	, the rest of § 4.4 need no	t be completed or reproduced.		
4.5	Domestic support obligations.				
	None. If "None" is checked	, the rest of § 4.5 need no	t be completed or reproduced.		

Debtor	Annie M Gandy			Case number		
Part 5: Treatn	nent of Nonpriority Unsecured (Tlaims				
	ority unsecured claims not separ					
providin ☐ The su	I nonpriority unsecured claims that gethe largest payment will be effection of \$ O% of the total amount of these ands remaining after disbursement	ctive. Check all that appear of claims, an estimated page	oly. ayment of \$	0.00		e option is checked, the option
	estate of the debtor(s) were liquidadless of the options checked above					
5.2 Other s	eparately classified nonpriority	unsecured claims (spec	cial claiman	ts). Check one.		
<u></u> ✓	None. If "None" is checked, the The nonpriority unsecured allow				be treated a	as follows:
Name of	-	parate classification treatment	Approxim	nate amount owed]	Proposed treatment
Educational Cr				\$8,022.00	_	UNSECURED DEBT SCHARGEABLE DEBT)
	None. If "None" is checked, the Assumed items. Current installatelow, subject to any contrary coincludes only payments disburse	rest of § 6.1 need not be nent payments will be do nent order or rule. Arrea	e completed isbursed eitl rage paymen	or reproduced. ner by the trustee or one will be disbursed	directly by	the debtor(s), as specified
Name of credit		Current instal payment	lment	Amount of arrear paid	age to be	Treatment of arrearage
Aarons	furniture	\$45.76 (BEGI NOVEMBER			\$0.00	
Baber's Leasing	funiture	Disbursed by: Trustee Debtor(s) \$45.76 (BEGINOVEMBER Disbursed by: Trustee Debtor(s)	NNING		\$0.00	
	contracts or leases as needed.	□ Deotor(s)				

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

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Debtor Annie M Gai	ndy	Case number
Part 8: Nonstandard Plan	Provisions	
	ist Nonstandard Plan Provis Jone" is checked, the rest of P	sions Part 8 need not be completed or reproduced.
Part 9: Signatures:		
he Debtor(s) and attorney for omplete address and telephone		gn below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their
X /S/ ANNIE M. GANDY		X
Annie M Gandy Signature of Debtor 1		Signature of Debtor 2
Executed on NOVEM	BER 30, 2018	Executed on
17 Church St		
Address State Line MS 39362-0	0000	Address
City, State, and Zip Code		City, State, and Zip Code
Telephone Number		Telephone Number
X /S/ EDWIN WOODS JR. EDWIN WOODS, JR.		Date NOVEMBER 30, 2018
Signature of Attorney for 5760 I55 NORTH		
SUITE 100 Jackson, MS 39211		
Address, City, State, and 601-353-5000	Zip Code	8893 MS
Telephone Number LWILKINSON@BOND	NBOTES.COM	MS Bar Number
Email Address		